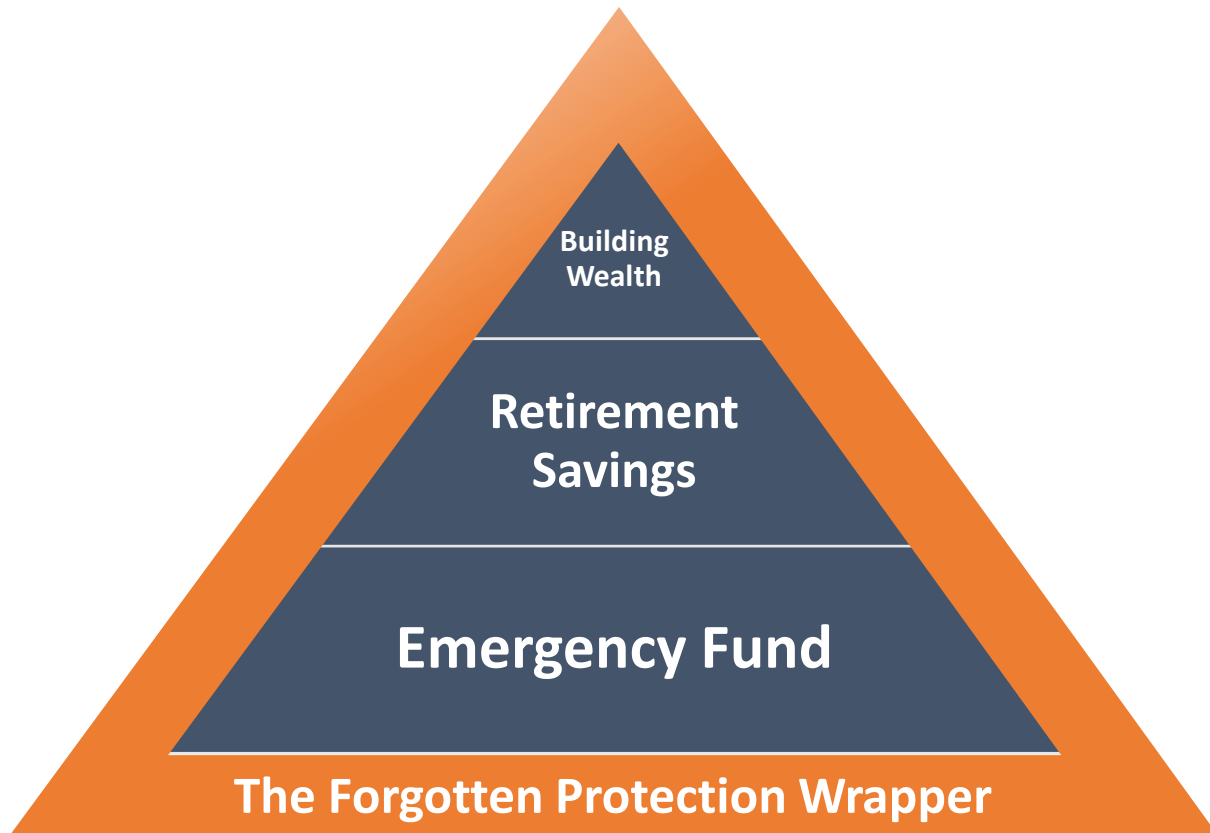


Insurance Policy Review Process | Step 1

Identify the Opportunity

Do you use a Financial Fitness Pyramid with your clients?



<p style="text-align: center;">Conversation Goals</p> <ul style="list-style-type: none"> • Understand your client’s wealth transfer goals • Understand your client’s current life insurance coverage and premiums • Educate your client on the importance of key estate planning documents • Educate your client on ways to safeguard financial information. 	<p style="text-align: center;">Our Point of View</p> <ul style="list-style-type: none"> • Clients should have adequate life insurance to cover expenses and debts upon death. • Clients should periodically review policies to ensure proper rates and terms • Clients should have key estate documents up to date – Will, Power of Attorney, Health Care Proxy • A holistic financial plan includes life insurance and protection elements. • Advisors who don’t incorporate protection planning into their practice are at a higher risk of having litigation brought against them.
<p style="text-align: center;">Key Questions</p> <ul style="list-style-type: none"> • How are you protecting / safeguarding your assets / family? • Do you currently have life insurance – individual or group/employer sponsored? • Do you have a Will / Power of Attorney / Health Care Proxy? • How are you preserving your wealth? 	<p style="text-align: center;">Activities / Next Steps</p> <ul style="list-style-type: none"> • Schedule joint appointments with our insurance experts and your clients • Conduct insurance review and meet to review the results. • Provide articles of interest • Offer insurance solutions based on needs and insurance review recommendation • Schedule follow-up appointment